

=July 9, 2004

logoff

```
09jul04 09:38:10 User264726 Session D143.2
    $4.66    0.863 DialUnits File15
    $1.65    1 Type(s) in Format 3
    $1.65    1 Types
$6.31 Estimated cost File15
    $4.01    0.742 DialUnits File9
$4.01 Estimated cost File9
    $0.29    0.051 DialUnits File623
$0.29 Estimated cost File623
    $0.30    0.304 DialUnits File810
$0.30 Estimated cost File810
    $2.81    0.520 DialUnits File275
$2.81 Estimated cost File275
    $1.53    0.271 DialUnits File624
$1.53 Estimated cost File624
    $5.58    1.034 DialUnits File636
$5.58 Estimated cost File636
    $4.64    0.860 DialUnits File621
$4.64 Estimated cost File621
    $0.40    0.399 DialUnits File813
$0.40 Estimated cost File813
    $11.75   2.175 DialUnits File16
$11.75 Estimated cost File16
    $1.35    0.251 DialUnits File160
$1.35 Estimated cost File160
    $15.84   2.932 DialUnits File148
$15.84 Estimated cost File148
    $3.51    3.513 DialUnits File20
$3.51 Estimated cost File20
    OneSearch, 13 files, 13.915 DialUnits FileOS
$3.00 TELNET
$61.32 Estimated cost this search
$61.35 Estimated total session cost 14.078 DialUnits
```

Status: Signed Off

?ds

Set	Items	Description
S1	13665142	PAYMENT (W) SYSTEM OR SERVICE
S2	51804	S1 AND ANONYMOUS
S3	619171	2 AND DATABASE
S4	53	S3 AND FEE AND DENOMINATION
S5	188763	S4 AND COUPON AND REDEEM OR REDEMPTION
S6	1612	S5 AND DEMOGRAPHIC
S7	20354641	SYSTEM OR SERVICE
S8	68637	PAYMENT (W) S7
S9	773	S2 AND S8
S10	95	S3 AND S9
S11	1	S4 AND S10
S12	1	S5 AND S11
S13	0	S12 AND PY<=2001

?show files

File 15:ABI/Inform(R) 1971-2004/Jun 27
(c) 2004 ProQuest Info&Learning

File 9:Business & Industry(R) Jul/1994-2004/Jul 08
(c) 2004 The Gale Group

File 623:Business Week 1985-2004/Jun 24
(c) 2004 The McGraw-Hill Companies Inc

File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

File 275:Gale Group Computer DB(TM) 1983-2004/Jul 07
(c) 2004 The Gale Group

File 624:McGraw-Hill Publications 1985-2004/Jun 24
(c) 2004 McGraw-Hill Co. Inc

File 636:Gale Group Newsletter DB(TM) 1987-2004/Jul 07
(c) 2004 The Gale Group

File 621:Gale Group New Prod.Annou.(R) 1985-2004/Jul 06
(c) 2004 The Gale Group

File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

File 16:Gale Group PROMT(R) 1990-2004/Jul 07
(c) 2004 The Gale Group

File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group

File 148:Gale Group Trade & Industry DB 1976-2004/Jul 06
(c)2004 The Gale Group

File 20:Dialog Global Reporter 1997-2004/Jul 09
(c) 2004 The Dialog Corp.

=July 9, 2004

12/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

02354188 116811257

Clicking with dollars: How consumers can pay for purchases from E-tailers
Schreft, Stacey L
Economic Review - Federal Reserve Bank of Kansas City v87n1 PP: 37-64
First Quarter 2002
ISSN: 0161-2387 JRNLCODE: EKC
WORD COUNT: 10164

...TEXT: of providing credit-card numbers and personal information online as the biggest barrier to cybershopping. 2 Without further improvements in consumers' online payment options, e-tailing might not realize its full...

... technology start-ups, though increasingly these tech firms are forming alliances with more established financial **service** providers. Regardless of their industry experience, today's **payment service** providers (PSPs) are generally offering new ways of using the same means of payment that... spend it immediately. As a result, a unique feature of cash is that it allows **anonymous** trading. No instructions are needed to direct its transfer so there is no paper trail...

... most frequently used means of payment in terms of the number of transactions made (Chart 2). In 2000, U.S. consumers made 45 percent of their transactions with cash.6

Chart...

... has decreased. Today, consumers use paper checks in about a quarter of all transactions (Chart 2).9

Debit cards. A debit card is a bank-issued plastic card that works much...

... seven different applications, of which the debit-card function might be just one.10

Chart 2

There are two types of debit cards, regardless of whether the cards come with a...them exactly as they would signature-based debit cards. Behind the scenes, the issuer's **database**, not the shopper's bank account, must be accessed to verify that the the shopper...

...A record of the monetary value is either stored on the card or in a **database** maintained by the merchant or a third party operating the **database** for the merchant. Some cards are rechargeable, so consumers can add value to them; the rest are disposable with a fixed **denomination**. At the point of sale, consumers insert the card into an electronic device that can...

... type of stored-value card. If the record of monetary value is stored in a **database** maintained by the merchant or a thirdparty processor, the consumer swipes the card in the...cards are still used in the United States for only 1 percent of transactions (Chart 2).16 It was thought that when smart cards took off, stored value would too, but...of funds and goods between them, just as they would if they used an escrow **service** to facilitate a transaction in the physical world. The escrow **service** receives and verifies the transfer of funds by the buyer. It then notifies the seller...

... buyer. When the goods have been received and deemed acceptable to the buyer, the escrow **service** forwards payment to the seller. To use such a **service**, both parties to a transaction must agree in advance to use it and must register with the **service**. Charges for such services are about 4 percent of the transaction value. Most online escrow...

... view" credit-card sales. The merchant obtains the PSP's software and pays a competitive **fee** for set up and maintenance. Independently, consumers register with the PSP, providing their credit-card...

... online. They allow consumers to have their purchases included on their monthly bills for telephone **service** or Internet access. Since phone companies and Internet **service** providers bill customers monthly, an individual account with these **service** providers is essentially a charge account, but without an associated charge card. These charge accounts...

... account holder is expected to pay the bill in full each month, and a late **fee** is imposed if the bill is not paid on time. If several months pass without payment being made in full, the **service** is discontinued.

There are many advantages of this type of **payment service** and few disadvantages. It is available to almost everyone with Internet access at home since both telephone **service** and an Internet **service** provider are generally required to access the Internet. It is easy for merchants and for ...

... offer because it piggybacks on the existing systems for sending bills for phone and Internet **service**. Consumers are afforded additional privacy ... a check to pay for Internet purchases, customers simply register with the PSP offering the **service** by providing their checking-account information and email address, by choosing a user ID and...well under \$1, allowing micropayments to be made. Most providers of BMV now impose a **fee** per transaction to receivers of funds as a way of defraying the costs of processing... 1 See Forrester Research and assorted reports on Internet activity at <http://cyberatlas.internet.com>.

2 It is not clear whether these perceptions are accurate. Little solid data exist regarding security...

... itself. The intrinsic value of a piece of U.S. paper currency, regardless of its **denomination**, is the value of the paper and ink that constitute it and the labor and equipment usage embodied in it. In 2000, that came to 2.265 cents, according to the Department of the Treasury. Yet people are willing to exchange...

... s calculations based on statistics provided in both ATM ft Debit News (November 2001, page 2) and Table 6 of Federal Reserve Financial Services (2002).

13 Merchants might like the cards...too many deposits in a month, the PSP concludes that the individual is using the **service** to operate a business and imposes additional fees, more like those charged merchants.

25 Schreft merchants. Consumers could redeem the stamps at special **redemption** centers for everything from waffle makers to hair dryers to outdoor play sets. Green stamps...

... frequent-flyer miles, Green Stamps never expired. In fact, there are still a couple of **redemption** centers in existence in the United States.



payment system service coupon demographic credit anonymous

Homepage | Advanced Search

Search using:

HotBot

Google

Ask Jeeves

CUSTOM WEB FILTERS

Tools | HotBot Skins | Preferences

Date: Before March 31 2001 [Edit this Search]

SPONSORED LINKS (filters not applied)

• Accept Payments

Accept payments on the internet, by phone, fax or mail with WorldPay.
www.worldpay.com

• Free Demographic Reports

1970, 1980, 1990 & 2000 Census Data All Geographies and Radius Reports
www.FreeDemographics.com

• Payment Coupon Books

An economical and simplified way to collect and track payments.
www.sos-products.com

• Free Insider's Guide

to Managing eCommerce **Payment** 20 Tools Successful Merchants Use
www.cybersource.com

• Payment Service

Accept **Credit** Card Payments Online Sign up for PayPal, No Starter Fee!
www.paypal.com

SPONSORED LINK

Coupons (Brand Names)

Get Free Coupons to use at your
Favorite Local Stores. aff.
CouponCart.com

anonymous payment

pay on dating adult web site
anonymously using graphcard.co
www.graphcard.com

1000% AnonymousInternet

Conceal your IP. Surf
Anonymously ! Untraceable P2P
Music, Email, Chat
www.FindNot.com

Place Your Ad Here

WEB RESULTS (Showing Results 1 - 10 of 25)

1. January - December 1997 New Acquisitions

New Acquisitions - January - December 1997. UNIVERSITY OF ALBERTA. Department of Economics. 96-8 Klee, V. & Von Hohenbalken, B. Apollonius revisited: supporting spheres for sundered systems. 11p.
www.econ.umn.edu/~econlib/gfrall97.html · September 16, 1999 - 524 KB

2. untitled

... payments: encrypted **credit** cards for transferring **payment** instructions between ... e-mail and **credit** card **system** ... Free **service**. PayPal gets interest and ad revenue. PayPal gives \$10 **coupon** ...
www2.bc.edu/~downinch/ebanking.ppt · February 18, 2000 - 224 KB

3. Privacy in Electronic Communications

... in how online **service** providers and online ... including Internet **service** providers, online firms ... **payment system**, since every telephone could serve as a **payment** terminal, and no **credit**
commdocs.house.gov/committees/judiciary/hju59923.000/hju59923_0f.htm · January 13, 2000 - 433 KB

4. upjohn ceo search / mississippi state university

PRESIDENT CLINTON DIDN'T CREATE KAY BAILEY HUTCHISON BUT HE'S HELPED MAKE HER WHAT SHE IS TODAY AND TODAY THIS INTENSE 49YEAROLD STATE TREASURER IS FAVORED TO BECOME A NEW POLITICAL PHENOMENON A
www.isip.msstate.edu/publications/courses/ece_8463/projects/1998_spring/dat · July 22, 1998 - 524 KB

5. 1994 New Acquisitions

New Acquisitions - 1994. PAGE 1 UNIVERSITY OF ADELAIDE. Department of Economics. 94-1 Neal, Penny. **Credit** rationing and uncertainty: complementarity in post Keynesian and new Keynesian monetary economics?. 38p. ... of international differences in **service** prices. 24p. 268 Lau ... Health care **payment**

systems: cost and quality ...

www.econ.umn.edu/~econlib/gfrall94.html - September 16, 1999 - 481 KB

6. Index of Columnists' Articles

Columnists' Past Articles. Dan Bodanis. Issue. Page. Title of Article. Key Words. 143. 7. Neuro Linguistic Programming ... to the **Demographic** Shifts ... RRSP, **credit** cards, mortgage ... **Service**. Boas...

www.marketingoptions.com/column_index1.htm - January 29, 2001 - 111 KB

7. untitled

4551 THE 2261 OF 2162 TO 2090 A 1675 AND 1651 IN 1025 S 835 FOR 824 THAT 709 IS 598 IT 529 ON 525 PERCENT 499 SAID 499 FROM 496 MILLION 492 AT 485 WITH 480 AS 457 MR 451 BY 437 WAS 405 IT 388 ARE

www.cs.jhu.edu/~tugba/voynich/enw1word.rnk - January 24, 2001 - 114 KB

8. untitled

@ARTICLE{Aase:1988, author = {K.

lfe.mit.edu/dsp/merton.bib - February 10, 1999 - 447 KB

9. untitled

59 CENTS A SHARE 39 THE COMPANY S 39 A YEAR EARLIER 35 IN NEW YORK 28 NEW YORK STOCK 27 YORK STOCK EXCHANGE 27 AS WELL AS 25 ONE OF THE 23 THE THIRD QUARTER 22 PERCENT OF THE 22 SHARE FROM 21 THE.....

www.cs.jhu.edu/~tugba/voynich/enw3word.rnk - January 24, 2001 - 524 KB


10. First Monday: Trust in electronic markets

Growth of the Internet as a medium of electronic commerce will be determined by methodologies constructed to build trust about the security of information. ... and beliefs about a **system** further advance the understanding ... with the quality of **payment** for his product: will ... this case, the **credit** agency's **service** provides specific information ...

www.firstmonday.dk/issues/issue2/markets - December 16, 1999 - 114 KB

[<< Previous](#) | [Next >>](#)

Search for "**payment system service coupon demographic credit anonymous**" using: [Google](#), [Ask Jeeves](#)

Portions powered by  Lycos

[Advertise](#) | [Help](#) | [Text-only Skin](#) | [Submit Site](#) | [HotBot International](#) | [Yellow Pages](#)

© Copyright 2004, Lycos, Inc. All Rights Reserved. | [Privacy Policy](#) | [Terms & Conditions](#) | [HotBot Your Site](#)



payment system service coupon demographic credit anonymous

Homepage | Advanced Search

Search using:

HotBot

Google

Ask Jeeves

CUSTOM WEB FILTERS

Tools | HotBot Skins | Preferences

Date: Before March 31 2001 [Edit this Search]

SPONSORED LINKS (filters not applied)

• Accept Payments

Accept payments on the internet, by phone, fax or mail with WorldPay.
www.worldpay.com

• Free Demographic Reports

1970, 1980, 1990 & 2000 Census Data All Geographies and Radius Reports
www.FreeDemographics.com

• Payment Coupon Books

An economical and simplified way to collect and track payments.
www.sos-products.com

• Payment Service

CyberSource Secure Solutions. Maximizes Sales with Ease of Mind!
www.cybersource.com

• Payment Service

Accept **Credit** Card Payments Online Sign up for PayPal, No Starter Fee!
www.paypal.com

SPONSORED LINK

Get Coupons Now

Save on a Large Variety of Items
 Print Free Coupons Online!
www.coolsavings.com

Coupons (Brand Names)

Get Free Coupons to use at your
 Favorite Local Stores. aff.
CouponCart.com

anonymous payment

pay on dating adult web site
 anonymously using graphcard.co
www.graphcard.com

Place Your Ad Here

WEB RESULTS by Google (Showing Results 1 - 10 of 23)

1. First Monday: Trust in electronic markets

... to local regulations) but the supplier still receives his **payment**. ... exchange keys by relying upon a hierarchical **system** of intermediary trust services. ...
www.firstmonday.dk/issues/issue2/markets/ - July 7, 2004 - 101 KB

2. RRRR

... Obtain a database **system** that is ... Consider accepting **credit** card **payment** for dues ... for members who serve as officers, on committees or provide other **service**? ...
archive.ala.org/cro/membership.pdf - 0 B

3. University of Alberta

... Diffusion of Mobile Telecommunications Services in the ... Migration in a Federal **System** Reprint series ...
 Keyword: Balance of Payments Crisis, Credibility, Multiple ...
www.econ.queensu.ca/pub/papers/received/recent_arrivals/previous.html - 63 KB

4. The privatization of Big Brother

... for employment with Gamma Transportation Systems, a company ... will not make any further payments on the ... 85 Similarly, the Medical Marketing **Service** (MMS) offers ...
www.ag.state.mn.us/consumer/PDF/BigBrother.pdf - 0 B

5. Protecting Consumers Online

... and seniors, two of the **demographic** groups most ... disconnected from their local Internet **service** providers without ... had been received, that their **credit** card had ...
www.ftc.gov/os/1999/12/fiveyearreport.pdf - 0 B

6. DOES IT MATTER WHAT TYPE OF PENSION SCHEME YOU HAVE?Ã

... unemployment, ill-health, disability or death-in-**service** during the ... they would be worse off than under the PAYG **system**. With tax payments of just (r   g) to ...
www.bbk.ac.uk/res/pi/wp/wp199905.pdf

7. B 1 9 9 8

... Thanks to a buoyant **service** industry and a slowly ... non-recurrent impact of the France T  l  com **payment** (0.5% of ... to 1997, the social security **system** generated a ...
download.aft.gouv.fr/ra99_00/ra00us.pdf -   B

8. Tuesday, February 4, 1997 Transcript of NCVHS SUBCOMMITTEE ON ...

... late last year by the Public Health **Service** as to ... think as technology improves and as systems improve there ... care organization for purposes of **payment** for our ...
www.ncvhs.hhs.gov/970204tr.htm - 101 KB

9. Statistical Computing Statistical Graphics Easy Access to Census ...

... subscription to the journal, with a discount **coupon**. ... to thank Joe Broniszewski, our departmental **system** administrator, for ... that could be of **service** to section ...
www-stat.stanford.edu/~susan/scgn/issues/back/v43.pdf -   B

10. NO.55-tobira

... 44 • Combating **Credit** Card Crime: Enacting Effective ... to report on their respective probation systems ... INFORMATION AND DOCUMENTATION SERVICES The Institute ...
www.unafel.or.jp/pdf/no55.pdf -   B

« [Previous](#) | [Next](#) »

Search for "payment system service coupon demographic credit anonymous" using: [HotBot](#), [Ask Jeeves](#)



payment system service coupon demographic credit anonymous

[Homepage](#) | [Advanced Search](#)

Search using:

[HotBot](#)

[Google](#)

[Ask Jeeves](#)

CUSTOM WEB FILTERS

[Tools](#) | [HotBot Skins](#) | [Preferences](#)

Date: **Before March 31 2001** [[Edit this Search](#)]

SPONSORED LINKS (filters not applied)

- [Accept Payments](#)

Accept payments on the internet, by phone, fax or mail with WorldPay.
www.worldpay.com

- [Free Demographic Reports](#)

1970, 1980, 1990 & 2000 Census Data All Geographies and Radius Reports
www.FreeDemographics.com

- [Payment Coupon Books](#)

An economical and simplified way to collect and track payments.
www.sos-products.com

- [Payment Service](#)

CyberSource Secure Solutions. Maximizes Sales with Ease of Mind!
www.cybersource.com

- [Payment Service](#)

Accept **Credit** Card Payments Online Sign up for PayPal, No Starter Fee!
www.paypal.com

SPONSORED LINK

[Free Credit Report Now](#)

Find Out Your True **Credit**. Get a Free **Credit** Report Today.
www.information.com

[Get Coupons Now](#)

Save on a Large Variety of Items
Print Free Coupons Online!
www.coolsavings.com

[Coupons \(Brand Names\)](#)

Get Free Coupons to use at your Favorite Local Stores. aff.
CouponCart.com

[Place Your Ad Here](#)

WEB RESULTS by (Showing Results 1 - 9 of 9)

1. [TABLE OF CONTENTS EXECUTIVE SUMMARY ...](#)

Management **Service**; ... demonstration of an **anonymous** digital Internet-based **payment system**, followed ... **Credit** and debit cards are increasingly...
www.securitymanagement.com/library/cept.txt

2. [EagleDirect](#)

System (CASS) Created by the U.S. Postal **Service** ... discount when the **coupon** ... of adding **demographic** or ... in using the account name "**anonymous** "
www.eagledirect.com/resources/glossary.html

3. [January - December 1997 New Acquisitions](#)

...we use the Stone index in the linearized almost ideal demand **system**?. ... **Credit** limits and long-term covered interest arbitrage.
www.econ.umn.edu/~econlib/gfrall97.html

4. [Index of Columnists' Articles](#)

...**system**, ears, auditory **system**, gut ... Selling to the **Demographic** Shifts ... is High Finance RRSP, **credit** cards ... for Faulty Post Sale **Service**...
www.marketingoptions.com/column_index1.htm

5. http://komar.cs.stthomas.edu/pap_96f.htm

...only cash or **credit** is ... **service** hours or even a different banks ATM **system**. ... because the **paymen** is ... The **demographic** data got more and...
komar.cs.stthomas.edu/pap_96f.htm

6. First Monday: Trust in electronic markets

...without present **payment**. ... and beliefs about a **system** further ... variables are the **demographic** ... as a **credit** agency) is trustworthy, what...

www.firstmonday.dk/issues/issue2/markets/

7. SENATE CALENDAR

...academic **credit** for the ... of the **demographic** makeup ... the Vermont Fire **Service** ... written application and upon **payment** of ... Combined DNA...

www.leg.state.vt.us/docs/1998/calendar/sc980317.htm

8. No Subject

From: **Anonymous** <nobody ... phone companies, **payment** ... this data-mining **service** ... he may receive a discount **coupon** from a ... Citibank **Credit**...

www.shmoo.com/mail/cypherpunks/feb99/msg00318.html

9. Bill and Andy's Excellent Adventure II Ten years ago, Bill Atkinson

...theme of these **anonymous** ... hard-earned **credit** and ... prospect of **payment**, Andy ... lead of Apple' **System** 7 ... the idea of wanting to do a...

endusefiles.lbl.gov/Public/KOOMEY/FILES%20JGKOOMEY/PERSONAL/WIRED2.04MagicC

Search for "**payment system service coupon demographic credit anonymous**" using: [HotBot](#), [Google](#)

[Advertise](#) | [Help](#) | [Text-only Skin](#) | [Submit Site](#) | [HotBot International](#) | [Yellow Pages](#)

© Copyright 2004, Lycos, Inc. All Rights Reserved. | [Privacy Policy](#) | [Terms & Conditions](#) | [HotBot Your Site](#)